

ELECTRONIC DOCUMENT DELIVERY AGREEMENT

THIS AGREEMENT CONTAINS IMPORTANT INFORMATION ABOUT ELECTRONIC DELIVERY OF DOCUMENTS WHEN YOU DO BUSINESS WITH US. PLEASE READ THIS AGREEMENT CAREFULLY AND PRINT, EMAIL, OR SAVE A COPY OF THIS AGREEMENT FOR YOUR RECORDS.

When you accept this Electronic Document Delivery Agreement (“Agreement”), you are consenting to the terms and conditions for the electronic delivery of documents (“Electronic Document Delivery”), including your monthly or other periodic statements, to you from Vantage Credit Union. Electronic Document Delivery applies to the electronic delivery of all current and future documents, member agreements or amendments thereto, monthly or other periodic billing or account statements, tax statements, disclosures, notices, responses to claims, transaction histories, privacy policies and all other information related to any product or service (including any Digital Banking service or account) including, but not limited to, information that we are required by law to provide to you in writing (“Electronic Records”). This Agreement will remain in effect unless it is canceled.

In this Agreement, “We,” “Us,” and “Our” are used to refer to Vantage Credit Union, its current and future affiliates, and any other person who provides share account(s) and/or service(s) that you access through the Vantage Credit Union website, mobile app, or other electronic portal. “You” and “Your” refer to the person giving this consent.

In addition, “Digital Banking” refers to Our online and electronic suite of services that includes, but is not limited to, Your Electronic Document Delivery, Bill Pay, remote deposit, and Electronic Account Access. “Account” and “Account/s” refer to any of Your deposit accounts or loan accounts at Vantage Credit Union eligible to receive Digital Banking, including Electronic Document Delivery.

After You have read this Electronic Document Delivery Agreement, You will be asked to click a button to show that You consent and agree to the terms and conditions below. Please read and review them carefully and keep a copy for Your future reference.

1. SCOPE OF CONSENT. Once given, Your consent to receive Electronic Records does not expire or end unless You revoke Your acceptance of this Agreement as described in the Cancellation Rights section of this Agreement. Your consent to receive Electronic Records includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with Your Account/s or the products and/or services available through Digital Banking for any Account.
- Monthly (or other periodic) billing or account statements for Your Account/s or such other Electronic Records We may include from time to time as part of Your enrollment in Electronic Document Delivery (“eStatements”).
- Notices or disclosures about a change in the terms of Your Account/s or associated payment feature/s and responses to claims.
- Privacy policies and notices.

Your consent to receive Electronic Records by Electronic Document Delivery does not automatically enroll You in eStatements. For that to happen, You must enroll separately in Our eStatement program for Your Account/s and confirm that You want to stop receiving paper statements, and other documents We would include with those paper statements, via United States mail.

Your consent to receive Electronic Records by Electronic Document Delivery when you establish your Digital Banking profile automatically enrolls You in eStatements for the Account for which you initially establish that profile. In addition, if You have one or more additional Account/s with Us and choose to add them to Your Digital Banking profile, You may elect to enroll in eStatements for those additional Account/s associated with Your Digital Banking profile. If You do so, You will be asked to confirm that You want to stop receiving paper statements, and other documents We would include with those paper statements, via United States mail in order for eStatements to be effective on each of those additional Account/s.

2. EQUIPMENT REQUIREMENTS AND ELECTRONIC ACCOUNT ACCESS

In order to elect to receive Electronic Records, You must have, or have access to, an Internet-enabled electronic device compatible with Our requirements for use of Digital Banking services (“Device”) that can receive and send email and open and read .pdf documents. All technical, hardware and software requirements to access Digital Banking and any other electronic services provided by the Credit Union are available on Our website and will be updated from time to time. Any such updates shall be deemed to amend this Agreement. You are solely responsible for all costs and maintenance of any Device You own or lease, including costs for access to the internet.

We will use Our best efforts to deliver Electronic Communications to Your Electronic Account Access promptly. Electronic Account Access gives You the ability to access Electronic Records and Digital Banking Services through Our website, mobile app, or other electronic portal (“Electronic Access” or “Electronic Account Access”). You may access Electronic Records via a Device using Electronic Access. You are solely responsible for accessing Your Electronic Access to retrieve Electronic Records. We are not obligated to monitor whether You are accessing Your Account/s to retrieve Electronic Records.

In addition to availability within the Digital Banking using Electronic Access, We may, in Our sole discretion, send You an unsecured courtesy email message via the email address You have provided to Us stating that Electronic Records have been sent to Your Electronic Access. You should regularly check any email filtering software You use to ensure that it does not screen out email notifications from Us. It is Your responsibility to log on to Electronic Access periodically and check for new Electronic Records even if You do not receive email notification of the availability of any Electronic Record from Us.

It is Your responsibility to provide Us with true, accurate and complete email addresses, contact and other information for You and to maintain and update this information promptly. You may update this information via Digital Banking or contact Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009, or via mail to Vantage Credit Union, 19 Research Park Ct, St. Charles, MO 63304.

3. ACCESS, OPEN, READ AND RETAIN YOUR ELECTRONIC RECORDS

You are solely responsible for accessing, opening and reading Your Electronic Records. Electronic Records including, but not limited to, eStatements, will be dated not later than the date of the email notifying You of their availability (the “Email Date”). You must promptly access, open, and read Electronic Records and notify Us in writing within the applicable time period specified in Your Membership and Account Agreement with Us of any error, unauthorized signature, lack of signature, alteration or other irregularity on Your eStatements or on Your Accounts. Any applicable time periods within which You must notify Us of any errors on an eStatement shall begin on the Email Date regardless of when You receive, access, open and/or read each eStatement. Electronic Records will not be denied legal effect, validity or enforceability solely because they are in electronic form and will be considered “in writing” and “delivered” by “mail” notwithstanding their electronic form. You are responsible to notify Us promptly if any Electronic Records You receive are inaccessible, incomplete or unreadable.

You represent and warrant that You have a Device that permits You to access, open and read Your Electronic Records under this Agreement. We recommend that You retain and/or print all Electronic Records You receive from Us. Our hardware and software requirements for conducting business with Us, including to access or retain Electronic Records, as well as Our browser recommendations, are available on Our website.

4. PROTECT YOUR USERNAME, PASSWORD AND PERSONALLY IDENTIFIABLE INFORMATION

You are responsible and liable for the authorized use, protection and confidentiality of Your unique username, password, security questions and answers, Automated Phone Access user access and password and other methods of authentication of Your identity for Your authorized Electronic Access and registration for Your Device/s, as well as Account numbers, Account information, email address information, notification preferences and other personally identifiable information that could identify You or Your Account/s or that is provided by You for use in Digital Banking (“PII”). You acknowledge that retaining Your password and PII on any Device may result in another user on that Device conducting transactions on Your Account. Do not share Your password or other PII with any other person; if You voluntarily deliver Your password or PII to any other person, then You remain responsible for that person’s use of that password or PII.

You must notify Us immediately of any theft, loss, compromise, or unauthorized use of Your password and/or PII. You agree it is Your responsibility to contact Us immediately if You are unable to use Electronic Access, if You believe Your PII has been jeopardized, or due to an unauthorized use of Your Username and/or password. Please contact Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009, or via mail to Vantage Credit Union, 19 Research Park Ct, St. Charles, MO 63304 to do so.

5. AMENDMENTS

We reserve the right, at any time, to amend or change the terms of this Agreement, any portion of Your Membership and Account Agreement with Us, and Our Fee Schedule at any time by posting a revised version on Our website, vcu.com, or, where required by law, providing notice of any amendment or change to You via United States mail, email, by secure message through Digital Banking, or as otherwise allowed or required by applicable law. In some cases, these notices may be included with eStatements and/or paper statements. Any revised version will be effective when it is posted unless the revision expressly states a delayed effective date. You will be deemed to have accepted all amendments We make to this Agreement unless You revoke Your acceptance of this Agreement as described in the Cancellation Rights section of this Agreement within ten (10) calendar days from the date of delivery of any amendment to Your Electronic Access.

6. CANCELLATION RIGHTS

You may cancel or revoke Your consent to Electronic Document Delivery of eStatements at any time via Digital Banking or by contacting Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009, or via mail to Vantage Credit Union, 19 Research Park Ct, St. Charles, MO 63304. You may cancel or revoke Your consent to this Agreement and to Electronic Document Delivery at any time by contacting Us via email at info@vcu.com (do not include personal information in that transmittal), via telephone at 314.298.0055 or toll free at 800.522.6009, or via mail to Vantage Credit Union, 19 Research Park Ct, St. Charles, MO 63304. There is no charge to cancel or revoke Your consent to this Agreement, to Electronic Document Delivery, or to eStatements, but fees may be charged to receive paper copies of records unless prohibited by applicable law. Please refer to Our Fee Schedule for the fee/s that apply for paper copies of records.

Cancellation is effective at the date and time of Our “on screen” confirmation of electronic cancellation or thirty (30) days after Our receipt of Your written notice of cancellation by mail, as applicable. We recommend that You save and print Your confirmation of cancellation of Electronic Document Delivery for Your records. When cancellation becomes effective, We will terminate Your Electronic Document Delivery.

We may cancel Your Electronic Access, including Electronic Document Delivery, at any time and for any reason including, without limitation, for the reasons listed in the Membership and Account Agreement under “Termination of Account” or “Membership”. If that occurs, Your Account will revert to delivery of paper documents by United States mail or as otherwise allowed or required by applicable law. Again, fees may be charged to receive paper copies of records unless prohibited by applicable law. Please refer to Our Fee Schedule for the fee/s that apply for paper copies of records.

Please note that, in the event that there is a change in Our hardware and/or software requirements to access or retain Electronic Records that materially impacts Your ability to access or retain Electronic Records, We will provide You with a statement of those changed requirements, as well as another disclosure about Your right to revoke Your consent to Electronic Document Delivery of eStatements or other Electronic Records. At that point, You also will be required to provide additional affirmative consent in order to continue receiving Electronic Records; failure to provide that affirmative consent also will result in termination of Your enrollment in Electronic Document Delivery, including eStatements, in accord with this section of this Agreement.

Whether You or We cancel Your Electronic Document Delivery, that cancellation shall not negate or nullify obligations under the Membership and Account Agreement, any loan or line of credit agreement, or any other agreement between You and Us or the legal effectiveness, validity or enforceability of Electronic Records provided to You before the effective date of cancellation.

7. WARRANTIES AND LIMITATIONS OF LIABILITIES

We make no warranty that Electronic Document Delivery and Electronic Access will meet Your specific requirements or function in an uninterrupted or error free manner at all times.

You agree that We are not and will not be liable to You or any other person for any loss or damage arising from:

- Your failure to comply with any provisions of this Agreement and any amendment to it;
- Your failure to access Your Electronic Access to retrieve Electronic Records;
- Your voluntary delivery of Your password or PII to any other person;
- The electronic transmission of information through an unsecured courtesy email stating that Electronic Records have been sent to Your Electronic Access and/or the authorized access of anyone to that email/s; or
- Any interruption in Electronic Access due to problems or technical failures with Your Device;
- Any error or delays in communication and/or transmission lines or systems; and/or
- Any occurrence beyond Our reasonable control.

8. GOVERNING LAW FOR ELECTRONIC DOCUMENT DELIVERY AGREEMENT

You acknowledge and agree that Your consent to Electronic Document Delivery is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act (“ESIGN”) and similar state laws and that You and We both intend to

conduct business by electronic means. You acknowledge and agree that applicable federal laws including, but not limited to, ESIGN, and the laws of the state of Missouri shall govern this Agreement and its interpretation, notwithstanding any conflict of laws or doctrines of any jurisdiction to the contrary. You also agree to submit to the personal jurisdiction of the courts of the State of Missouri in any litigated dispute regarding this matter absent another agreement with Us that provides otherwise.

BY SELECTING THE “I AGREE TO THE ELECTRONIC SUITE OF SERVICES AND ELECTRONIC DOCUMENT DELIVERY AGREEMENTS” CHECKBOX AND CLICKING THE “SUBMIT” BUTTON BELOW, YOU AGREE AND CONFIRM:

- 1. You have read, understand and agree to be bound by the terms and conditions of this Agreement and consent to receive Electronic Records according to the processes described above. I understand that I may incur costs, including but not limited to costs for access to the internet, in opening, reading, and retaining Electronic Records;**
- 2. You understand and agree that certain documents will continue to be delivered to You via United States Mail and, in the future, some or all of those documents may be made available for You to view electronically in accord with this Agreement;**
- 3. You understand that Your consent to view Electronic Records does not automatically expire and is not limited as to duration unless You revoke Your acceptance of this Agreement as described in Cancellation Rights section of this Agreement;**
- 4. You understand that We may cancel Your Electronic Access at any time for any reason;**
- 5. You have a Device, or access to a Device, that permits You to access, open, read, and retain Electronic Records and email from Us and You will do so in a timely manner;**
- 6. You understand that We will not be liable for certain losses, liabilities, costs, expenses, or claims related to this Agreement, Electronic Access or Electronic Records as set out in the Warranties and Limitations of Liabilities section above;**
- 7. To the extent permitted by law, You are also confirming that You are authorized to, and do, agree to and confirm these on behalf of all co-owners of Your Account/s.**

By selecting the “I agree to the Electronic Suite of Services and Electronic Document Delivery Agreements” checkbox and clicking the “Submit” button, You are agreeing that You have read and understood the terms of this Electronic Document Delivery Agreement and that You are consenting to, and agreeing to be bound by, all of the terms and conditions of this Electronic Document Delivery Agreement.

I AGREE TO THIS ELECTRONIC DOCUMENT DELIVERY AGREEMENT.